



State Senator **NANCY CASSIS** *E-News Update*

ID Theft Legislation Took Effect This Week

This week, several landmark laws took effect to protect Michigan residents from identity theft, the fastest growing crime in our country. The law I sponsored creates the Social Security Number Privacy Act, a crucial tool in helping to protect against the misuse and abuse of a person's Social Security number.

Senate Bill 795, now Public Act 454, prohibits individuals, companies, government organizations such as schools and universities, and other legal entities from using more than four digits of a Social Security number displayed publicly, used as a primary account number, or displayed on membership and ID cards. It also prohibits those entities from sending anything through the mail on which an individual's Social Security number could be seen from outside the envelope.

These measures will help stop the explosion of identity theft in Michigan, assist people in keeping their confidential personal information secure, and help victims get their good credit back. Michigan now has some of the strongest protections against identity theft in the nation, and we can ensure that those who seek to misuse personal information are held accountable for the harm they do.

Initiative Ends Health Care Penalty

As Chair of the House Tax Policy Committee, almost five years ago, I spearheaded legislation to eliminate the so-called health benefit penalty. I initiated a package of bills that cut the penalty in half by 2007 which was signed into law last year.

Continuing this trend, the House has approved a measure to end permanently and immediately the rest of the state's employer health benefit penalty under the Single Business Tax.

We have recognized in this state that if we want to encourage employers to provide health benefits for their employees, taxing them on the cost of those benefits does not make sense. Ending the tax penalty on employer-funded health benefits will allow businesses to, instead of sending money to the state, spend the money they save on providing health care for employees.

This proposal will be looked at as part of a total tax reform package we will be working on this winter and spring.

Spyware

The Senate Technology and Energy Committee, on which I serve, recently reported to the full Senate three consumer protection bills that ban the controversial software known as "spyware." These bills may require some technical changes as we move through the process.

Spyware tracks what Web sites a user visits and transmits the data to a marketing company that then inundates the user with a variety of pop-up ads it thinks might be of interest. It often finds its way onto a computer's hard drive when a user downloads programs from the Internet. The invasive software can significantly slow down a computer, in some cases, requiring the operating system to be reinstalled.

Violators would be subject to a misdemeanor or felony charge with penalties from \$1,000 to \$10,000, and/or imprisonment for 93 days to four years, depending on the severity of the violation.

Ultimately, computer users have a right to know what is on their computer and a reasonable expectation of privacy that spyware takes away. This legislation provides the protections that Michigan consumers need and deserve.

Contact Information:

The E-News Update by Senator Nancy Cassis is designed to provide residents and organizations with a periodic update of my activity in Lansing. If you have any questions or do not wish to receive this e-mail, please contact my office.

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